

#4

576.1002

UNITED STATES PATENT AND TRADEMARK OFFICE

Re: Application of Jeffrey Marc Newman
Serial No.: 09/925,073
Filed: August 8, 2001
For: CHILDREN'S INCOME PROTECTION
AND BENEFIT HEALTH INSURANCE
POLICY AND METHOD

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

November 16, 2001

Sir:

Pursuant to M.P.E.P. §609 and 37 C.F.R. §§1.56, 1.97-1.99, applicant herewith submits form PTO-1449 which lists references of which the applicant is aware. A copy of each reference is submitted herewith.

I hereby certify that this correspondence and/or fee is
being deposited with the United States Postal Service
as "first class mail" in an envelope addressed to
"Assistant Commissioner for Patents, Washington,
D.C. 20231" on November 16, 2001.

BY: STEINBERG & RASKIN P.C.BY: Garnette M. Pherson

This submission does not represent that a search has been made or that no better art exists. While the term "references" is used in citing the publications called to the Examiner's attention herein, applicants do not make any admission that each or all of them are "prior art" references within the meaning of the statutory and case law.

Applicant reserves the right to contend, where appropriate, that a reference asserted against any claim of the present application is not prior art under the facts and the law.

Applicant also reserves the right to present appropriate arguments and/or evidence to establish patentability over the references, should one or more of the references be applied against the claims of the present application.

Applicant requests that the Examiner independently determine those items which the Examiner would consider the most pertinent of all the references cited herein.

This Information Disclosure Statement is being filed before the receipt of the first office action on the merits and therefore no fee is due for its submission.

It is respectfully requested that these references be considered and made of record.

Respectfully submitted,

STEINBERG & RASKIN, P.C.

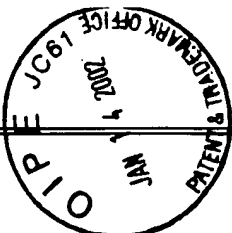
By:



Paul J. Higgins

Steinberg & Raskin, P.C.
1140 Avenue of the Americas
New York, New York 10036
(212) 768-3800

Encls.
PTO-1449
6 References

FORM PTO-1449
(REV. 7-80)U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.: 576.1002

SERIAL NO.: 09/925,j073

LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT(S): Jeffrey Marc Newman

FILING DATE: August 8, 2001

GROUP: Not yet known

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER								DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	5	9	5	6	6	8	7		09/1999	Wamsey et al.	705	1	
	AB	5	9	9	1	7	5	0		11/1999	Watson	705	44	
	AC	5	8	9	3	0	7	2		04/1999	Zizzania	705	4	
	AD	5	8	8	4	2	7	4		03/1999	Walker et al.	705	4	
	AE	5	7	6	1	6	4	5		06/1998	Hawkins	705	4	
	AF	4	8	3	7	6	9	3		06/1989	Schotz	364	408	
	AG													
	AH													
	AI													
	AJ													
	AK													

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER								DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
														YES	NO
	AL														
	AM														
	AN														
	AO														
	AP														

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	AQ	
	AR	
	AS	

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.